State Farm Claims
P.O. Box 106170
Atlanta, GA 30348-6170
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.

Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only. Please refer to the estimate for specifics of your claim.

State Farm Insurance

Insured:	Smith, Joe & Jane	Estimate:	00-0000-000
Property:	1 Main Street	Claim number:	00-0000-000
	Anywhere, IL 00000-0000	Policy Number:	00-00-0000-0
Type of Loss:	Other	Price List:	ILBL8F_MAR 13
Deductible:	$1,000.00		Restoration/Service/ Remodel F = Factored In, D = Do Not Apply

Summary for Dwelling

Line Item Total [1]			5,953.10
Material Sales Tax	@	10.000% x 1,520.00	
Subtotal			6,105.10
General Contractor Overhead [2]	@	10.0% x 6,105.10	610.51
General Contractor Profit	@	10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit [3]			7,326.12
Less Depreciation (Including Taxes) [4]			(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation			(166.50)
Less Deductible [5]			
Net Actual Cash Value Payment [6]			

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50	
Less Non - recoverable Depreciation (Including Taxes) [7]		
Subtotal		312.50
General Contractor O&P on Depreciation	166.50	
Less General Contractor O&P on Non - recoverable Depreciation		
Subtotal		
Total Maximum Additional Amounts Available If Incurred [8]		
Total Amount of Claim If Incurred [9]		

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

SAMPLE

1. **Line Item Total –** Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
2. **General Contractor's Overhead and Profit –** General contractor's charge for coordinating your repairs.
3. **Replacement Cost Value (RCV) –** Estimated cost to repair or replace damaged property.
4. **Depreciation –** The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
5. **Deductible –** The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Net Actual Cash Value Payment (ACV) –** The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible.*
7. **Non Recoverable Depreciation –** *Depreciation* applied to items that are not eligible for replacement cost benefits.
8. **Total Maximum Additional Amount if Incurred –** Total amount of recoverable depreciation after actual repair or replacement of the property.
9. **Total Amount of Claim if Incurred –** Total amount of the claim, including *net actual cash value payment and total maximum additional amount available if incurred.*

Insured:	COOL, STEVEN	Estimate:	35-98P0-80T
Property:	604 LAMBERT DR PIQUA, OH 45356-5491	Claim Number:	3598P080T
		Policy Number:	35N558580
Home:	937-773-7949	Price List:	OHDT28_MAR26 Restoration/Service/Remodel
Cellular:	937-418-1976		
Type of Loss:	Wind Damage		
Deductible:	$3,794.00		
Date of Loss:	3/13/2026		
Date Inspected:	4/13/2026		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail

Line Item Total	20,054.67
Total Tax	1,403.84
Replacement Cost Value	21,458.51
Less Depreciation (Including Taxes)	(12,156.25)
Less Deductible	(3,794.00)
Net Actual Cash Value Payment	$5,508.26

Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes)	12,156.25	
Replacement Cost Benefits	12,156.25	
Total Maximum Additional Amount Available If Incurred		12,156.25
Total Amount of Claim If Incurred		$17,664.51

Shannon Newman

866-787-8676 x 9467

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Insured:	COOL, STEVEN	Estimate:	35-98P0-80T
Property:	604 LAMBERT DR PIQUA, OH 45356-5491	Claim Number:	3598P080T
		Policy Number:	35N558580
Home:	937-773-7949	Price List:	OHDT28_MAR26 Restoration/Service/Remodel
Cellular:	937-418-1976		
Type of Loss:	Wind Damage		
Deductible:	$0.00		
Date of Loss:	3/13/2026		
Date Inspected:	4/13/2026		

Summary for Coverage A - Dwelling - 35 Windstorm and Hail - BC - OPT-OL Building Ordinance or Law

Line Item Total	0.00
Replacement Cost Value	0.00
Less Deductible	(0.00)
Net Payment	$0.00

Shannon Newman

866-787-8676 x 9467

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Dwelling - 35 Windstorm and Hail

To: Name: COOL, STEVEN
Address: 604 LAMBERT DR
City: PIQUA
State/Zip: OH, 45356-5491

Insured:	COOL, STEVEN	Claim Number:	3598P080T
Date of Loss:	3/13/2026	Cause of Loss:	WIND

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is $21,458.51 . The enclosed claim payment to you of $5,508.26 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is $ 12,156.25 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

Main Dwelling

Source - Eagle View

Roof Surface

Roof Surface

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
1. Tear off, haul and dispose of comp. shingles - 3 tab							
	37.55 SQ	64.89	170.56	2,607.18			2,607.18
2. Remove Additional charge for steep roof - 7/12 to 9/12 slope							
	26.82 SQ	16.60	31.16	476.37			476.37
3. Remove Additional charge for steep roof - 10/12 - 12/12 slope							
	10.73 SQ	26.07	19.58	299.31			299.31
4. 3 tab - 25 yr. - comp. shingle roofing - w/out felt							
	41.67 SQ	231.81	676.17	10,335.69	23/25 yrs Avg.	(8,268.56) 80.00%	2,067.13
Auto Calculated Waste: 11.0%, 4.12SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No, Exposure - Hip/Valley/Starter: 5", Bundle Rounding: 0.2%, 0.08SQ - (included in waste calculation above) Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 13 Apr 2026. .							
5. Additional charge for steep roof - 10/12 - 12/12 slope							
	12.33 SQ	65.96	56.93	870.22			870.22
Auto Calculated Waste: 14.9%, 1.60SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No, Exposure - Hip/Valley/Starter: 5", Bundle Rounding: 2.0%, 0.21SQ - (included in waste calculation above) .							
6. Additional charge for steep roof - 7/12 to 9/12 slope							
	29.67 SQ	41.96	87.15	1,332.10			1,332.10
Auto Calculated Waste: 10.6%, 2.85SQ Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No, Exposure - Hip/Valley/Starter: 5", Bundle Rounding: 0.7%, 0.20SQ - (included in waste calculation above) .							
7. Roofing felt - 15 lb.							
	26.69 SQ	35.19	65.75	1,004.97	23/20 yrs Avg.	(803.98) 80.00%	200.99
Ice and water has been deducted from the felt coverage area. .							
8. Asphalt starter - universal starter course							
	152.44 LF	1.88	20.06	306.65	23/20 yrs Avg.	(245.32) 80.00%	61.33
9. Hip / Ridge cap - cut from 3 tab - composition shingles							
	152.81 LF	4.45	47.60	727.60	23/25 yrs Avg.	(582.08) 80.00%	145.52
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 13 Apr 2026.							
10. Valley metal							
	141.34 LF	6.14	60.75	928.58	23/35 yrs Avg.	(610.21) 65.71%	318.37

CONTINUED - Roof Surface

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
11. Drip edge							
	152.44 LF	2.73	29.13	445.29	23/35 yrs Avg.	(292.62) 65.71%	152.67
12. Continuous ridge vent - shingle-over style							
	60.00 LF	9.90	41.58	635.58	23/35 yrs Avg.	(417.66) 65.71%	217.92
13. Roof vent - turtle type - Metal							
	8.00 EA	67.35	37.72	576.52	23/35 yrs Avg.	(378.86) 65.71%	197.66
14. Flashing - pipe jack							
	2.00 EA	50.91	7.13	108.95	23/35 yrs Avg.	(71.60) 65.71%	37.35
Code Item							
15. Ice & water barrier							
	1,085.89 SF						PWARR

This item did not previously exist or expands the scope of repairs, but is required by current building codes.
This code upgrade item is paid when actually repaired or replaced 1085.89 SF of Ice and Water Barrier @ $1.71 per SF =$1856.87
.

Total: Roof Surface	**1,351.27**	**20,655.01**		**11,670.89**	**8,984.12**

Exterior

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No Accidental Direct Physical Loss observed to the this surface.							
.							
Totals: Exterior			**0.00**	**0.00**		**0.00**	**0.00**

Area Totals: Roof Surface

3,754.86 Surface Area	37.55 Number of Squares	352.20 Total Perimeter Length	
143.58 Total Ridge Length	9.23 Total Hip Length		

Total: Roof Surface	**1,351.27**	**20,655.01**		**11,670.89**	**8,984.12**

Area Totals: Source - Eagle View

926.00	Exterior Wall Area				
3,754.86	Surface Area	37.55	Number of Squares	352.20	Total Perimeter Length
143.58	Total Ridge Length	9.23	Total Hip Length		

Total: Source - Eagle View	**1,351.27**	**20,655.01**	**11,670.89**	**8,984.12**

Area Totals: Main Dwelling

926.00	Exterior Wall Area				
3,754.86	Surface Area	37.55	Number of Squares	352.20	Total Perimeter Length
143.58	Total Ridge Length	9.23	Total Hip Length		

Total: Main Dwelling	**1,351.27**	**20,655.01**	**11,670.89**	**8,984.12**

Other Structures

Other Structures

Shed

Shed

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No Accidental Direct Physical Loss observed to the this surface. .						
Total: Shed		**0.00**	**0.00**		**0.00**	**0.00**

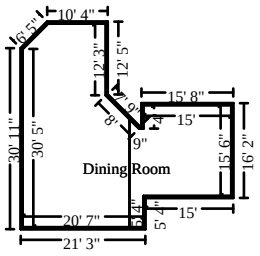
Exterior

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls & Ceiling
0.00	SF Floor	0.00	SF Short Wall	0.00	LF Floor Perimeter
0.00	SF Long Wall			0.00	LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
No Accidental Direct Physical Loss observed to the this surface. .						
Totals: Exterior		**0.00**	**0.00**		**0.00**	**0.00**

Interior

Dining Room



Dining Room **Height: Peaked**

1,365.16	SF Walls	861.29	SF Ceiling
2,226.45	SF Walls & Ceiling	840.66	SF Floor
144.58	LF Ceil. Perimeter	142.88	LF Floor Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
16. Spot seal w/oil based/hybrid stain blocker							
	1.00 EA	30.52	2.14	32.66			32.66
17. Paint the ceiling - one coat							
	861.29 SF	0.79	47.63	728.05	10/15 yrs Avg.	(485.36) 66.67%	242.69
Totals: Dining Room			**49.77**	**760.71**		**485.36**	**275.35**

Area Totals: Dining Room

1,365.16	SF Walls	861.29	SF Ceiling	2,226.45	SF Walls and Ceiling
840.66	SF Floor	888.73	Total Area	142.88	LF Floor Perimeter
840.66	Floor Area	145.54	Exterior Perimeter of Walls	144.58	LF Ceil. Perimeter
1,529.61	Exterior Wall Area			1,365.16	Interior Wall Area

Total: Dining Room	**49.77**	**760.71**	**485.36**	**275.35**

Area Totals: Interior

1,365.16	SF Walls	861.29	SF Ceiling	2,226.45	SF Walls and Ceiling
840.66	SF Floor	888.73	Total Area	142.88	LF Floor Perimeter
840.66	Floor Area	145.54	Exterior Perimeter of Walls	144.58	LF Ceil. Perimeter
1,529.61	Exterior Wall Area			1,365.16	Interior Wall Area

Total: Interior	**49.77**	**760.71**	**485.36**	**275.35**

Debris Removal

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls & Ceiling
0.00	SF Floor	0.00	SF Short Wall	0.00	LF Floor Perimeter
0.00	SF Long Wall			0.00	LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
18. Haul debris - per pickup truck load - including dump fees							
	0.25 EA	159.97	2.80	42.79			42.79
Totals: Debris Removal			**2.80**	**42.79**		**0.00**	**42.79**

Line Item Totals: 35-98P0-80T	**1,403.84**	**21,458.51**	**12,156.25**	**9,302.26**

COVERAGE	TAX	RCV	DEPREC.	ACV
Coverage A - Dwelling - 35 Windstorm and Hail	1,403.84	21,458.51	(12,156.25)	9,302.26
Coverage A - Dwelling - 35 Windstorm and Hail - BC - OPT-OL Building Ordinance or Law	0.00	0.00	(0.00)	0.00
Total	1,403.84	21,458.51	(12,156.25)	9,302.26

Grand Total Areas:

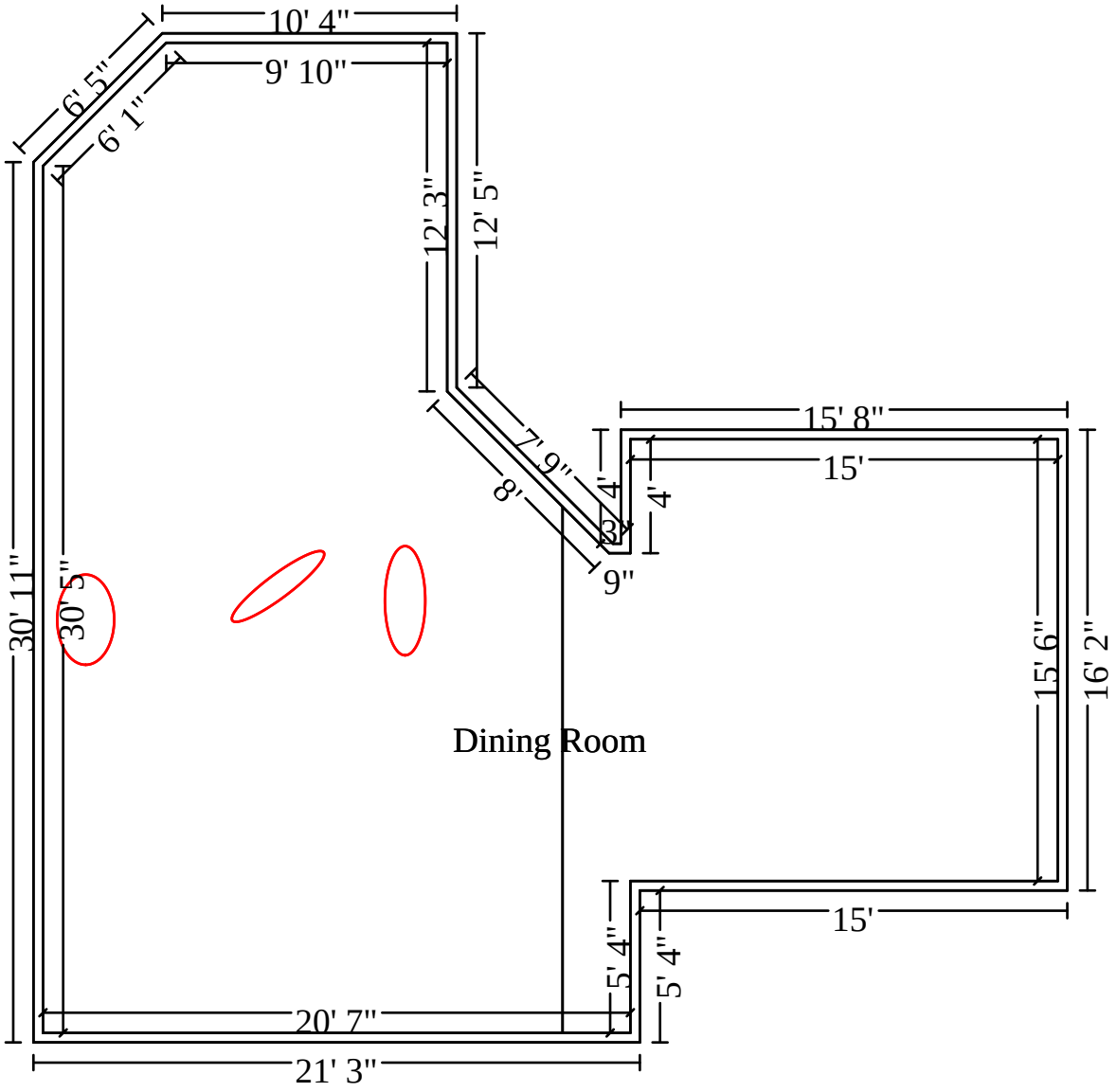
1,365.16 SF Walls	861.29 SF Ceiling	2,226.45 SF Walls and Ceiling
840.66 SF Floor		142.88 LF Floor Perimeter
		144.58 LF Ceil. Perimeter
840.66 Floor Area	888.73 Total Area	1,365.16 Interior Wall Area
2,486.67 Exterior Wall Area	145.54 Exterior Perimeter of Walls	
3,923.06 Surface Area	39.23 Number of Squares	404.14 Total Perimeter Length
157.19 Total Ridge Length	9.23 Total Hip Length	

Trade Summary

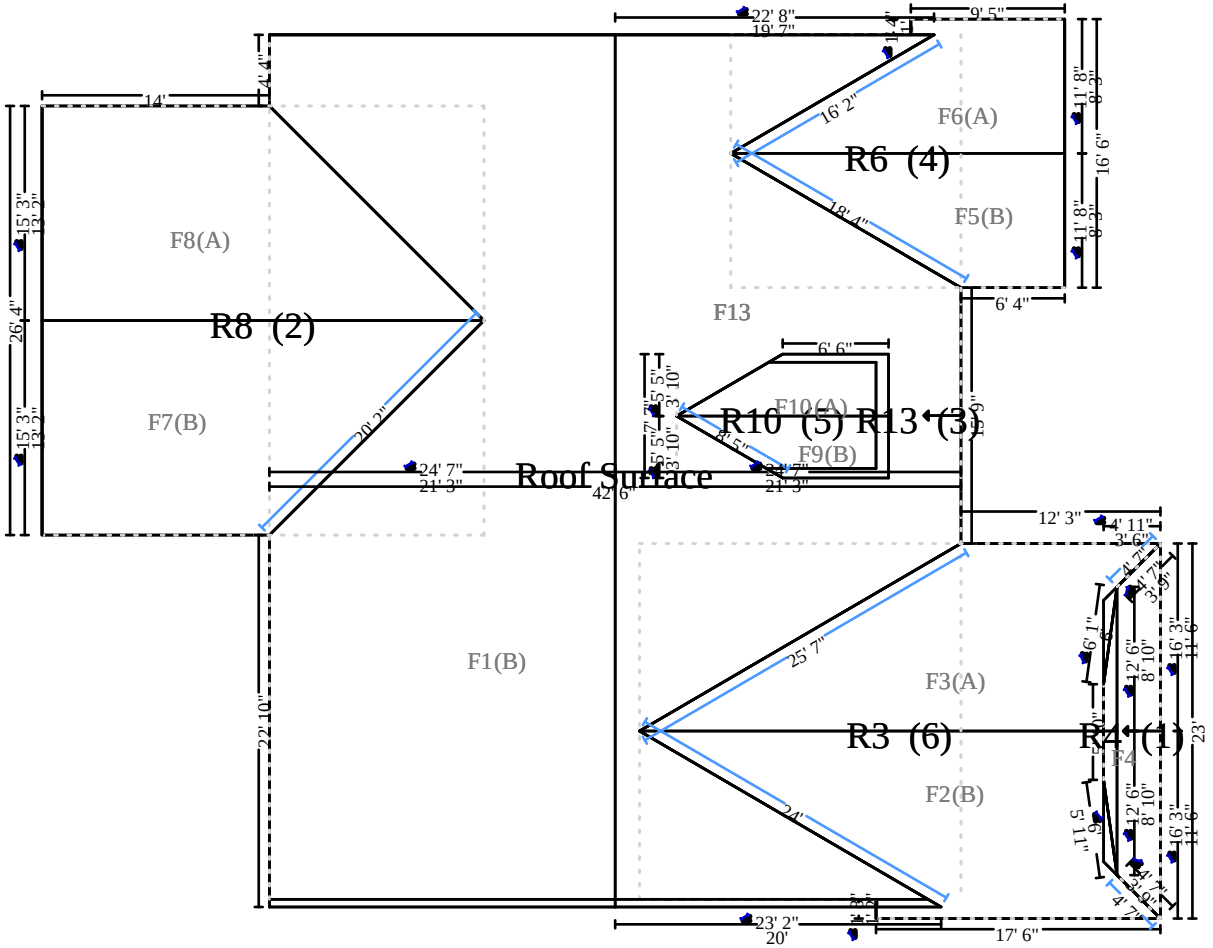
Includes all applicable Tax, General Contractor O&P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
DMO GENERAL DEMOLITION					
Haul debris - per pickup truck load - including dump fees	0.25 EA	$42.79	$42.79	$0.00	$0.00
TOTAL GENERAL DEMOLITION		**$42.79**	**$42.79**	**$0.00**	**$0.00**
PNT PAINTING					
Paint the ceiling - one coat	861.29 SF	$728.05	$242.69	$0.00	$485.36
Spot seal w/oil based/hybrid stain blocker	1.00 EA	$32.66	$32.66	$0.00	$0.00
TOTAL PAINTING		**$760.71**	**$275.35**	**$0.00**	**$485.36**
RFG ROOFING					
3 tab - 25 yr. - comp. shingle roofing - w/out felt	41.67 SQ	$10,335.69	$2,067.13	$0.00	$8,268.56
Tear off, haul and dispose of comp. shingles - 3 tab	37.55 SQ	$2,607.18	$2,607.18	$0.00	$0.00
Asphalt starter - universal starter course	152.44 LF	$306.65	$61.33	$0.00	$245.32
Drip edge	152.44 LF	$445.29	$152.67	$0.00	$292.62
Roofing felt - 15 lb.	26.69 SQ	$1,004.97	$200.99	$0.00	$803.98
Flashing - pipe jack	2.00 EA	$108.95	$37.35	$0.00	$71.60
Ice & water barrier	1,085.89 SF	$0.00	$0.00	$0.00	$0.00
Hip / Ridge cap - cut from 3 tab - composition shingles	152.81 LF	$727.60	$145.52	$0.00	$582.08
Additional charge for steep roof - 7/12 to 9/12 slope	29.67 SQ	$1,332.10	$1,332.10	$0.00	$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	26.82 SQ	$476.37	$476.37	$0.00	$0.00
Additional charge for steep roof - 10/12 - 12/12 slope	12.33 SQ	$870.22	$870.22	$0.00	$0.00
Remove Additional charge for steep roof - 10/12 - 12/12 slope	10.73 SQ	$299.31	$299.31	$0.00	$0.00
Continuous ridge vent - shingle-over style	60.00 LF	$635.58	$217.92	$0.00	$417.66
Roof vent - turtle type - Metal	8.00 EA	$576.52	$197.66	$0.00	$378.86
Valley metal	141.34 LF	$928.58	$318.37	$0.00	$610.21
TOTAL ROOFING		**$20,655.01**	**$8,984.12**	**$0.00**	**$11,670.89**
TOTALS		**$21,458.51**	**$9,302.26**	**$0.00**	**$12,156.25**

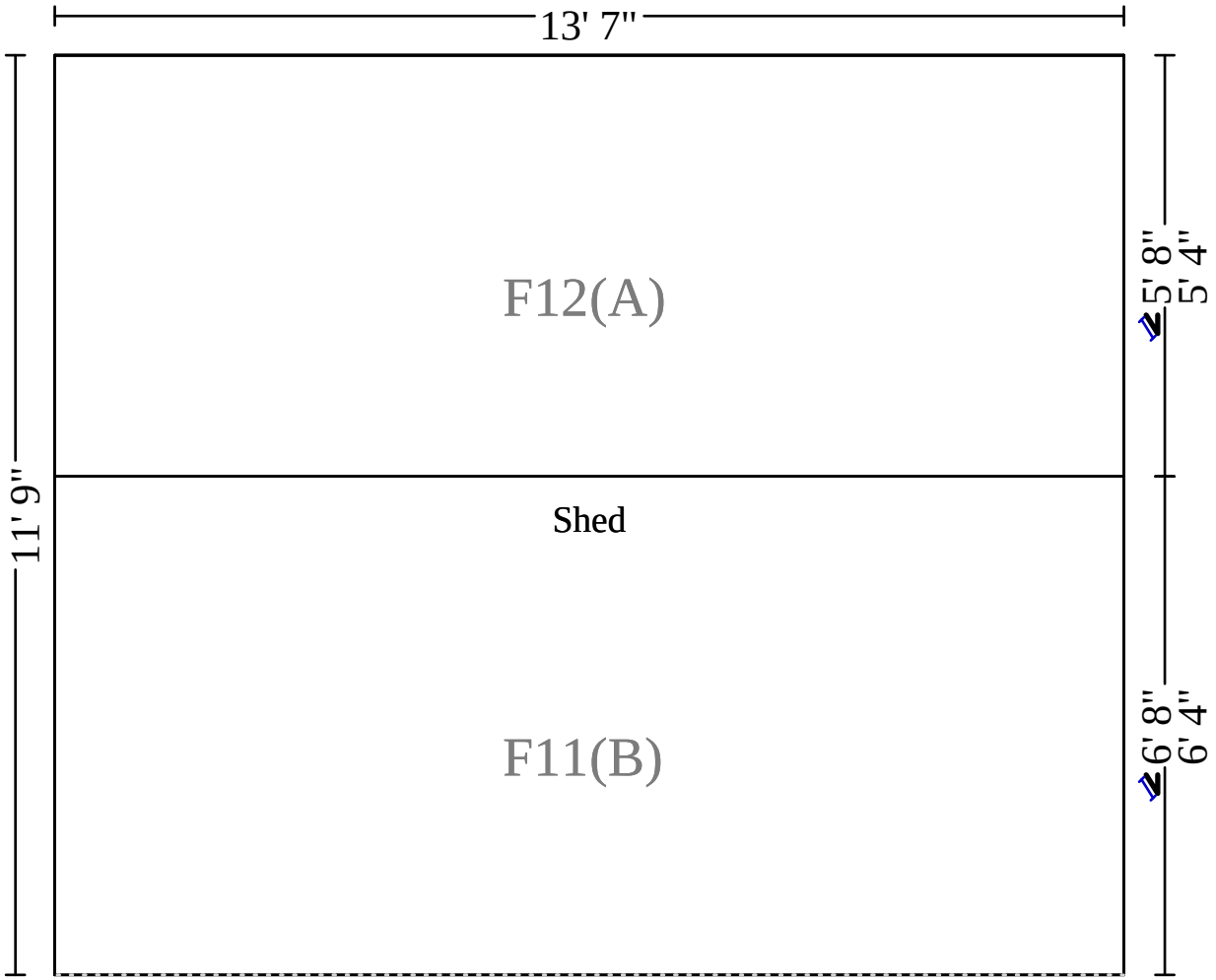
Note: Slight variances may be found within report sections due to rounding


10' 4"
6' 5"
9' 10"
6' 1"
12' 3"
12' 5"
15' 8"
15'
7' 9"
4"
4"
8'
3"
9"
30' 11"
30' 5"
15' 6"
16' 2"
Dining Room
15'
5' 4"
5' 4"
20' 7"
21' 3"

Dining Room



Source - Eagle View



N

Other Structures